

United States Bankruptcy Court NORTHERN District of ILLINOIS				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Valentine, Winston			Name of Joint Debtor (Spouse) (Last, First, Middle):		
AU Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):			AU Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer ID. (ITIN) No./Complete EIN (if more than one, state all): 3932			Last four digits of Soc. Sec. or Individual-Taxpayer ID. (ITIN) No./Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): 10431 S. Church			Street Address of Joint Debtor (No. and Street, City, and State):		
Chicago, IL. 60643					
County of Residence or of the Principal Place of Business: Cook			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Place of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waived requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s): Winston Valentine	
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;">X _____</p> <p style="text-align: center;">Signature of Attorney Date</p>
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Exhibit C

Does the debtor own or have possession of my property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☐ No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
 (Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
 (Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

 (Name of landlord that obtained judgment)

 (Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Name of Debtor(s): **Winston Valentine**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(x) Winston Klenz
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date 12/3/15

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to § 1517 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date _____

Signature of Attorney*

X Martin Y. Joseph
Signature of Attorney
MARTIN Y. JOSEPH
Printed Name of Attorney for Debtor(s)

Firm Name

221 N. LASALLE
Address

Sydney 1906 Chicago, IL 60601

312-749-1693

Telephone Number
1712115

Date _____

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Dale

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing my document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. NR required by 11 U.S.C. § 110.)

Address

X _____

Date _____

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN District of ILLINOIS

In Re: Winston Valentine
Debtor

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five **statements** regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, **each** spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☒ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing ~~from~~ a credit counseling agency approved by the United States trustee or **bankruptcy** administrator that outlined the **opportunities** for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management **plan** developed through the agency. Failure to fulfill these **requirements** may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy **case** without first **receiving** a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable **statement**.] **[Must be accompanied by a motion for determination by the court.]**

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has **determined** that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Date:


12/2/15

UNITED STATES BANKRUPTCY COURT
NORTHERN District of ILLINOIS

In Re: Winston Valentine
 Debtor

Case No. _____
 (if known)

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is **attached** and state the number of pages in each. Report the totals from Schedules ~~4~~ B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$296,000.00		
B - Personal Property	Yes	5	\$46,280.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$345,179.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$14,116.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,217.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			2,824.00
TOTAL		20	\$342,280.00	\$359,295.00	

UNITED STATES BANKRUPTCY COURT

NORTHERN District of ILLINOIS

In Re: Winston Valentine
Debtor

Case No. _____
(if known)

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you **are** an individual debtor whose debts **are** primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a **case** under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You **are** not required to report any information here.

This information is **for** statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the **Schedules**, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	2,217.0
Average Expenses (from Schedule J, Line 22)	2,824.0
Current Monthly Income (from Form ZZA-I Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" COLUMN		\$39,179.0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		
4. Total from Schedule F		\$18,894.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$58,073.00

In Re:

Winston Valentine

Document

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Debtor

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed ☒ Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home 10431 S. Church Chicago, IL. 60643	Fee simple		296,000.00	300,000.00
Total			\$296,000.00	

In Re:

Winston Valentine

Document

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Debtor

(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property". If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian. such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	H, W, J, or C, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.		Cash		60.00
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.		Checking and Savings Accounts US Bank		920.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		TV set Furniture Stereo		300.00

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.	X			
12. Pensions		Pension with Employer		5000.00

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony , maintenance, support, and property settlements to which the debtor is or may be entitled . Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property .	X			
20. Contingent and noncontingent interest; in real estate of a decendent , death benefit plan, life insurance policy , or trust.	X			

In Re: Winston Valentine

Debtor

(if known)

Type of Property	None	Description and Location of Property	Is it an dWife, Joint or Community?	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
21. Other contingent or unliquidated claims of every nature, including tax refunds, counter-claims of the debtor, and rights to setoff claims. Give estimated value of each.		Workers Compensation case		15000.00
22. Patents, copyrights , and other intellectual property. Give particulars .	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations contain- ing personally identifiable information provided to the debtor by individuals in connection with obtaining a product or service from the debtor pri- marily for personal, family, or household purposes .	X			
25. Automobiles, trucks, trailers , and other vehicles and accessories.		2014 Kia Serento		25,000.00
26. Boats , motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment , furnishings, and supplies	X			

In Re:

Winston Valentine

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total				\$21,280.00

In Re:

Winston Valentine

Document

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Case No.

Debtor

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Single Family Home 10431 S. Church Chicago, IL. 60643	735-5/12-901	15,000.00	296,000.00
Cash	735-5/12-1001(b)	60.00	60.00
Checking and Savings Accounts US Bank	735-5/12-1001(b)	920.00	920.00
TV set Furniture Stereo	735-5/12-1001(b)	300.00	300.00
Workers Compensation case	820-305/21	15,000.00	15000.00

Winston Valentine

Document

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Case No. 9**Debtor**

(if known)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2014 Kia Sorento	735-5/12-1001(c), 735-5/12-1001(c)	2,400.00	25,000.00

In Re: Winston Valentine

Debtor

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding **claims** secured by **property** of the debtor as of the date of the filing of the petition. The complete account number of **any** account the debtor has **with** the **creditor** is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding **all** types of **secured** interests such as **judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.**

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place "C" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number: Wyndham Vacation Ownership 10750 Charleston Blvd Las Vegas, NV.89135-1048		Time Share \$2000.00				16517.00	\$14517.00
		VALUE \$					
Account Number: Bank of America P.O. Box 941000 Simi Valley, CA. 93094		Second Mortgage on Residence 275,000.00				24662.00	24,662.00
		VALUE \$					
Account Number: Wells Fargo Mortgage P.O. Box 10335 Des Moines, IA 50306		Mortgage on Residence \$275,000.00				293,000.00	
		VALUE \$					
Subtotal (Total of this page)						\$334179.00	\$39,179.00
Total (Use only on last page)							

(Report also on
Summary of
Scheduler.)

(If applicable, report
also on Statistical
Summary of **Certain**
Liabilities and Related
Data.)

1 continuation sheets attached

Debtor

(if known)

Creditor's Name and Mailing Address Including Zip Code	Individual Debtor	Spouse, Joint Debtor, or Community Property Debtor	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number:			2014 Kia Sorento				29,000.00	
Wells Fargo Dealer Services Attn: Correspondence-MAC T9017-026 P.O.Box 168048 Irving, TX 75016-8048			VALUE \$ 25,000.00					
Account Number:								
			VALUE \$					
Account Number:								
			VALUE \$					
Account Number:								
			VALUE \$					
Account Number:								
			VALUE \$					
Account Number:								
			VALUE \$					
Account Number:								
			VALUE \$					
Subtotal (Total of this page)							\$29,000.00	\$0.00
Total (Use only on last page)							\$345,179.00	\$39,179.00

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In Re:

Winston Valentine

Document

Page 18 of 41

Debtor

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, filing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John D.C., guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint care may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In Re: Winston Valentine

Debtor

(if known)

☐ Certain farmers and fishermen

Claims of ~~certain farmers~~ and fishermen, up to \$6,150* ~~per farmer of fisherman~~, against the debtor, ~~as provided~~ in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775' deposits ~~for~~ the purchase, ~~lease~~, or rental of ~~property~~ or ~~services~~ for ~~personal~~, family, or ~~household~~ use, that ~~were~~ not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, ~~state~~, and ~~local~~ governmental ~~units~~ ~~as~~ set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an ~~Insured~~ Depository Institution

Claims ~~based on commitments~~ to the FDIC, ~~RTR~~, Director ~~of the Office~~ of Thrift Supervision, ~~Comptroller~~ of the Currency, or Board of ~~Governors~~ of the ~~Federal Reserve~~ System, or their ~~predecessors~~ or successors, to maintain ~~the~~ capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for Death or Personal ~~Injury~~ While Debtor Was ~~Intoxicated~~

Claims for ~~death~~ or ~~personal~~ injury resulting ~~from~~ the operation of a motor vehicle or ~~vessel~~ while the debtor was, intoxicated ~~from~~ using ~~alcohol~~, a ~~drug~~, or ~~another substance~~. 11 U.S.C. § 507(a)(10).

• Amounts ~~are~~ subject to ~~adjustment~~ on 04/01/16, and every three ~~years thereafter~~ with ~~respect~~ to ~~cases~~ commenced on or after the ~~date~~ of adjustment.

____ continuation sheets ~~attached~~

In Re:

Winston Valentine

Document

Page 20 of 41

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claim without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.R., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: Sears Credit Cards P.O. Box 6282 Sioux Falls, SD 57117-6282						1731.00
Account Number: US Bank Cardmember Service P.O. Box 6335 Fargo, ND. 58125						1397.00
Account Number: Bank of America P.O. Box 851001 Dallas, TX. 75285-1001						4719.00
Account Number: Lowe's Synchrony Bank Attn: Bankruptcy Dept P.O. Box 965060 Orlando, FL. 32896-5060						2889.00
Subtotal						\$10,736.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

1 continuation sheets attached

In Re: Winston Valentine Debtor (if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Code Debtor	Relationship Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: Capital One Bank USA NA P.O. Box 30281 Salt Lake City, Utah 84130							1831.00
Account Number: American Express P.O. Box 981535 El Paso, TX. 79998-1535			Costco				2561.00
Account Number: PayPal Credit P.O. Box 5138 Timonium, MD. 21094							3366.00
Account Number: Macy's P.O. Box 6938 The Lakes, NV. 88901							400.00
Account Number:							
Account Number:							
Account Number:							
Account Number:							
Subtotal							\$8,158.00
Total							\$18,894.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child. by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest State Whether Lease is for Nonresidential Real Property. State Contract Number of Any Government Contract

Debtor 1	<u>Winston</u>		<u>Valentine</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: _____			
Case number _____ (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4.	\$	1140.
4a.	\$	
4b.	\$	75.00
4c.	\$	25.00
4d.	\$	

Debtor 1

Winston
First Name Middle Name Last Name

Case number (if known)

Your expenses

5. **Additional mortgage** payments for your **residence**, such as **home equity loans**

5. \$

6. **Utilities:**

6a. **Electricity**, heat, natural gas

6a. \$ 179.00

6b. Water, sewer, **garbage collection**

6b. \$ 80.00

6c. Telephone, **cell phone**, **Internet**, satellite, and cable **services**

6c. \$ 105.00

6d. **Other**. Specify: Cable TV and Internet

6d. \$ 250

7. Food and **housekeeping** supplies

7. \$ 200.00

8. **Childcare** and **children's education costs**

8. \$

9. **Clothing**, laundry, and **dry cleaning**

9. \$ 25.00

10. Personal care **products** and **services**

10. \$ 10

11. **Medical** and **dental** expenses

11. \$

12. **Transportation**. Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$

13. **Entertainment**, clubs, recreation, **newspapers**, **magazines**, and **books**

13. \$ 25.00

14. **Charitable contributions** and **religious donations**

14. \$

15. **Insurance.**

Do not include insuranm deducted from your pay a included in lines 4 or 20

15a. Life insuranm

15a. \$ 205.00

15b. Health insuranm

15b. \$

15c. Vehicle insuranm

15c. \$ 75

15d. **Other insurance**. Specify: _____

15d. \$

16. **Taxes**. Do not include taxes deducted from your pay a included in lines 4 or 20.
specify: _____

16. \$

17. Installment or lease payments:

17a. Car payments for **Vehicle 1**

17a. \$ 570

17b. Car payments ~~for~~ **Vehicle 2**

17b. \$

17c. **Other**. Specify: _____

17c. \$

17d. **Other**. Specify: _____

17d. \$

18. Your payments of **alimony**, **maintenance**, and **support** that you did not report as deducted from your pay on line 5, Schedule I, Your **Income (Official Form B 6I)**.

18. \$

19. Other **payments** you make to support others who do not live with you.
Specify: _____

19. \$

20. **Other real property** expenses not Included in lines 4 or 5 of this form or on Schedule I: Your **Income**.

20a. **Mortgages** on **other property**

20a. \$

20b. Real estate taxes

20b. \$

20c. **Property**, **homeowner's**, or **renter's** insuranm

20c. \$

20d. Maintenance, repair, and upkeep expenses

20d. \$

20e. **Homeowner's association** or mndominium dues

20e. \$

Debtor 1

Winston
First Name Middle Name Last Name

Case number (if known)

21. Other. Specify: _____

21. +\$ _____

22. Your monthly expenses. Add lines 4 through 21
The result is your monthly expenses.

22. \$ 2,964.00

23. Calculate **your** monthly net **income**.

23a. Copy line 12 (your **combined monthly income**) from Schedule I

23a. \$ 2,217.00

23b. Copy your monthly **expenses** from line 22 above.

23b. -\$ 2,964.00

23c. Subtract your **monthly** expenses from your monthly income.
The **result** is your monthly net **income**.

23c. \$ -747.00

24. Do you **expect** an **increase** or **decrease** in your expenses **within** the **year after** you **file this** form?

For example, do you expect to finish paying for your car loan within the year? Do you expect your mortgage payment to increase or decrease because of a **modification** to the **terms** of your **mortgage**?

☐ No.

☐ Yes. Explain here:

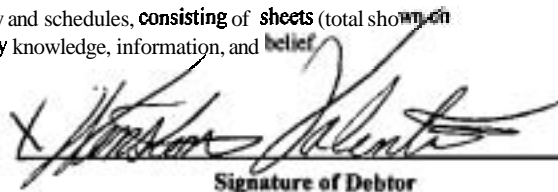
DECLARATION CONCERNING DEBTOR(S) SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

12/2/15

Date


Signature of Debtor

Date

Signature of Joint Debtor

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum fee and am not preparing any bill for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, _____ named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature of Authorized Individual

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT
NORTHERN District of ILLINOIS

In Re: Winston Valentine Case No. _____
Debtor (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "AB., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that: or have been in business, as defined below, also must complete Questions 19-22. If the answer to an question is "None", mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives, corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of each affiliate; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

None ☐ 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending date of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
\$32,000.00	2013 Wages
\$600.00	2014 Wages

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
27000.00	2014 Disability and Social Security
25000.00	2015 Disability and Social Security

None

3. Payments to creditors



Complete a, orb., as appropriate, and c.

a. **Individual** or joint debtor(s) with primarily **consumer** debts: List all payments on loans, installment purchases of **goods** or **services**, and other debts, aggregating more than \$600 to any **creditor**, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an * any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
------------------------------	-------------------	-------------	--------------------

None




b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255. If the debtor is an individual indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments/ Transfers	Amount Paid or Value of Transfers	Amount Still Owing
------------------------------	---------------------------------	--------------------------------------	--------------------

None c. All debtors: ~~List~~ all payment made within one year immediately preceding the commencement of this case to or for the ~~benefit~~ of creditors who ~~are~~ or were ~~insiders~~. (~~Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.~~)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owed
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4. Suits and ~~administrative~~ proceedings, executions, garnishments and attachments

None  a. ~~List~~ all ~~suits~~ and administrative proceedings to which ~~the debtor~~ is or ~~was~~ a party within one year ~~immediately~~ preceding the filing of this ~~bankruptcy~~ case. (~~Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.~~)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
Valentine and CTA	Workers Compensation	Illinois Industrial Commission	Pending

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose
Benefit Property was Seized

Date of
Seizure

Description and
Value of Property

5. Repossessions, foreclosures and returns

None

☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of
Creditor or Seller

Date of Repossession,
Foreclosure Sale,
Transfer or Return

Description and Value
of Property

None ☒

a. Describe any **assignment** of property for the benefit of creditors **made** within 120 days immediately **preceding** the **commencement of this** case. (**Married debtors filing** under chapter **12** or chapter **13** must include any assignment by either or both **spouses** whether or not a joint petition is filed, **unless** the spouses **are** separated and a joint petition is not filed.)

Name and **Address**
of Assignee

Date of
Assignment

Terms of Assignment
or Settlement

None ☐

b. List all property which has been in the hands of a custodian, **receiver**, or **court-appointed official** within one year **immediately** preceding the **commencement** of this case. (**Married debtors** filing under chapter **12** ~~or~~ **chapter 13** must **include** information concerning property of either or both spouses **whether** or not a joint petition is filed, **unless** the **spouses** are separated and a joint petition is not filed.)

Name and Address
of Custodian

Name and Location of Court
~~Case~~ Title & Number

~~Date~~ of Order

Description and
Value of Property

None ☒ List all ~~gifts~~ or ~~charitable contributions~~ made within one year immediately preceding the ~~commencement~~ of this ~~case~~ **except ordinary** and usual gifts to family **members** aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (**Married debtors** filing under chapter 12 or chapter 13 must include ~~gifts~~ or contributions by either or both **spouses** whether or not a joint petition is filed, **unless** the spouses **are separated** and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
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8. Losses

None ☒ List all losses ~~from~~ fire, ~~theft~~, other ~~casualty~~ or gambling within one year immediately preceding the ~~commencement~~ of this ~~case~~ or since the ~~commencement~~ of this case. (**Married debtors** filing under chapter 12 or chapter 13 **must include** losses by either or both **spouses** whether or not a **joint** petition is filed, **unless** the **spouses** **are separated** and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and if Loss was Covered in Whole or in Part by Insurance, Give Particulars.	Date of Loss
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9. Payments related to debt counseling or bankruptcy

None ☒ List all payments made or **property transferred** by or on behalf of the debtor to any **persons**, including **attorneys**, for **consultation** concerning debt consolidation, relief under the **bankruptcy** law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment Name of Payor if other than Debtor	Amount of Money or Description and Value of Property
Martin Y. Joseph 221 N. LaSalle Ste 1906 Chicago, IL 60601		\$1800.00 + \$335.00 costs

- None ☒ a. List all other **property**, other than **property transferred** in the ordinary **course** of the business or **financial affairs** of **the debtor**, transferred either absolutely or as security within **two years** immediately **preceding** the **commencement** of this case. (Married debtors filing under chapter 12 or chapter 13 **must** include **transfers** by either or both **spouses** whether or not a joint petition is filed, **unless** the **spouses** are **separated** and a joint petition is not filed.)

Name and Address of **Transferee**,
Relationship to Debtor

Date

Describe Property Transferred
and Value Received

- None ☒ b. List all **property transferred** by the debtor within ten years immediately preceding the **commencement** of this care to a **self-settled** trust or similar device of which the debtor is a beneficiary

Name of **Trust** or **Other** Device

Date(s) of **Transfer(s)**

Amount of Money or Description and Value
of **Property** or Debtor's Interest in **Property**

11. Closed financial accounts

- None ☒ List all financial **accounts** and **instruments** held in the name of the debtor or for **the** benefit of the debtor which were **closed, sold, or otherwise** transferred within one year immediately preceding the **commencement** of this case. Include checking, savings, or other **financial** accounts, certificates of deposit, or other **instruments**; **shares** and **share** accounts held in **banks**, credit **unions**, **pension** funds, **cooperatives**, associations, **brokerage** houses and other financial **institutions**. (Married debtors filing under chapter 12 or chapter 13 must include information concerning **accounts** or **instruments** held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a **joint** petition is not filed.)

Name and Address
of **Institution**

Type of Account, Last Four
Digits of **Account** Number,
and Amount of Final Balance

Amount and Date of
Sale or Closing

None ☐ List each safe **deposit** or other box or depository in which the debtor has or **had** securities, **cash**, or **other** valuables within one year immediately preceding the commencement of this case. (Married debtors filing under **chapter 12** or chapter **13** must include boxes or depositories **of either** or both **spouses** whether or not **a joint** petition is filed, unless the spouses **are separated** and a joint petition is not filed.

Name and Address of Bank or Other Depository	Names and Addresses of those with Access to Box or Depository	Description of Contents	Date of Transfer or Surrender , if any
Bank of America	Debtor	Papers and Documents	

13. Setoffs

None ☒ List all **setoffs** made by **any** creditor, including a bank, ~~against~~ a **debt** or deposit of the **debtor** within 90 days preceding the commencement of this case. (Married debtors filing under **chapter 12** or chapter **13** must include **information** concerning either or both spouses **whether** or not a joint **petition** is filed, unless the spouses **are** separated and **a joint** petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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14. Property held for another **person**

None ☒ List all **property** owned by another **person** that the debtor holds or **controls**.

Name and Address of Owner	Description and Value of Property	Location of Property
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None ☒

If the debtor ~~has moved~~ within the ~~three years immediately~~ preceding the commencement of this case, list all premises which the debtor occupied during ~~that period~~ and vacated prior to the commencement of this case. If a joint petition is filed, report ~~also~~ any ~~separate~~ address of either spouse

Address

Name Used

Dates of Occupancy

16. Spouses and former spouses

None ☒

If the debtor resides or resided in a community ~~property state~~, commonwealth, or territory (including Alaska, ~~Arizona~~, California, ~~Idaho~~, Louisiana, ~~Nevada~~, New Mexico, Puerto Rico, Texas, ~~Washington~~, or Wisconsin) within the eight-year period immediately ~~preceding the~~ commencement of the case, identify the name of the ~~debtor's~~ spouse and of any former ~~spouse~~ who ~~resides~~ or resided with the debtor in the community ~~property state~~.

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of **hazardous** or **toxic** substances, **wastes** or material into the air, land, soil, surface water, **groundwater**, or other medium, including, but not **limited to**, statutes or regulations **regulating** the cleanup of these substances, wastes, or material.

"Site" means **any** location, facility, or property as defined under **any** Environmental Law, whether or not **presently** or **formerly owned** or operated by the debtor, including, **but not limited to**, disposal sites.

"Hazardous **Material**" means **anything** defined as a hazardous waste, **hazardous** substance, toxic substance, **hazardous** material, pollutant, or contaminant or **similar** term under an Environmental Law.

- None ☐ a. List the **name** and address of every site for which the debtor **has** received notice in writing by a governmental unit that it may be liable or **potentially** liable under or in violation of an Environmental Law. Indicate **the** governmental unit, the date of the notice, and, if known, the Environmental **Law**.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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- None ☐ b. List the name and **address** of every site for which the debtor provided notice to a governmental unit of a **release** of **Hazardous** Material. Indicate the **governmental** unit to which the notice was sent and the date of the **notice**.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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- None ☒ c. List all judicial **and administrative** proceedings, including **settlements** or **orders**, under any Environmental **Law** with **respect** to which the **debtor** is or was a **party**. Indicate the name and **address** of the governmental unit that is or was a **party** to the proceeding and the docket **number**.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, ~~taxpayer~~ identification ~~numbers~~, ~~nature~~ of the businesses, and beginning and ending dates of all businesses in which the debtor ~~was~~ an officer, director, ~~partner~~, or managing executive of a corporation, partner in a ~~partnership~~, sole proprietor, or ~~was~~ a ~~self-employed~~ in a ~~wdc~~, ~~profession~~, or other activity either full- or part-time within the six-years immediately ~~preceding~~ the commencement of this ~~case~~, or in which the debtor ~~owed~~ 5 ~~percent~~ or more of the voting or equity securities within the six ~~years~~ immediately preceding the commencement of this ~~case~~.

If the debtor is a ~~partnership~~, list the names, addresses, taxpayer identification ~~numbers~~, ~~nature~~ of the businesses, and beginning and ending dates of all businesses in which the debtor ~~was~~ a ~~partner~~ or ~~owed~~ 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this ~~case~~.

If the debtor is a ~~corporation~~, list the names, addresses, taxpayer identification ~~numbers~~, nature of the businesses, and beginning and ending ~~dates~~ of all ~~businesses~~ in which the debtor ~~was~~ a ~~partner~~ or ~~owed~~ 5 ~~percent~~ or more of the voting or equity securities within the ~~six~~ years immediately preceding the commencement of this ~~case~~.

Name, ~~Address~~, Last Four Digits of ~~Soc. Sec.~~ No.
Complete ~~EN~~ or Other Taxpayer I.D. No.

Nature of Business

Beginning and
Ending ~~Dates~~

None

b. Identify any business listed in ~~response~~ to subdivision a., ~~above~~, that is "single ~~asset~~ real estate" as defined in 11 U.S.C. § 101.

Name


Address

[If completed by an individual or individual and spouse.]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

12/2/15

Date

X 

Signature of Debtor

Date

X _____
Signature of Joint Debtor

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

X _____
Signature of Authorized Individual

Printed Name and Title

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN District of ILLINOIS

In Re: Winston Valentine
Debtor

Case No. _____
(if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A • Debts secured by property of the estate. (Part A ~~must~~ be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Wells Fargo Dealer Services	Describe Properly Securing Debt: 2014 Kia Sorrento

Property will be (check one):

☒ Swendered ☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property
☐ Reaffirm the debt
☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

☐ Claimed **as** exempt ☐ Not claimed as exempt

Property No. 2 (if necessary)	
Creditor's Name : Wells Fargo Mortgage	Describe Properly Securing Debt: Debtor's Residence
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the pmperty, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No. 3 (if necessary)	
Creditor's Name: Bank of America	Describe Property Securing Debt: Debtor's Residence
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Continuation

Property No. 4		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 5		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

PART B • Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attached additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property :	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Pmperty No. 3 (if necessary)		
Lessor's Name:	Describe Leased Properly:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt **and/or** personal property subject to **an unexpired lease**.

12/3/15
 Date

x [Signature]
 Signature of Debtor

x _____
 Signature of Joint Debtor